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PATENT  
3651-1001

3628  
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IN THE U.S. PATENT AND TRADEMARK OFFICE

In re application of

Jens Petter HOILI

Confirmation No. 8759

Serial No. 10/019,939

GROUP 3628

Filed May 1, 2002

Examiner Clement B. Graham

METHOD AND SYSTEM FOR PAYMENT  
TRANSACTION

AMENDMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

April 7, 2004

Sir:

Responsive to the Official Action of October 10, 2003,  
please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing  
of claims which begins on page 2 of this paper.

**Remarks** begin on page 11 of this paper.

**RECEIVED**

APR 12 2004

**GROUP 3628**